

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Muskegon, Muskegon Heights, and Norton Shores are entitlement communities through the Department of Housing and Urban Development (HUD) for Muskegon County

2. Summary of the objectives and outcomes identified in the Plan

Objectives and Outcomes suggested in the regional plan include housing and supportive service opportunities that each municipality will delineate in their Annual Action Plans

3. Evaluation of past performance

Each entitlement community has its own way to serve its citizens, so participating in a regional plan allow all of us to focus on our strengths and weaknesses in addressing the current trends.

4. Summary of citizen participation process and consultation process

Collectively, we are using the community survey to direct our plans, but individually each municipality will present their specific city plan. As is required, a public hearing will be used along with the review from our organized Citizen Council. Of course, each of us will provide our voting boards and staff with a review of our citizen comments and proposed budgets. Upon this 30 day process, the final project will be submitted to HUD for final approval.

5. Summary of public comments

Please respond to the city where you reside.

6. Summary of comments or views not accepted and the reasons for not accepting them

7. Summary

The Process

PR-05 Lead & Responsible Agencies - 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MUSKEGON	Department of Planning/City of Muskegon Heights
HOME Administrator	MUSKEGON	Community and Neighborhood Services, City Muskegon

Table 1 – Responsible Agencies

Narrative

Muskegon, Muskegon Heights and Norton Shores are collaborating with a regional Consolidated Plan as it relates to the needs and assessment of our County residents.

Consolidated Plan Public Contact Information

The contacts for each community are: City of Muskegon Heights -Carolyn Cook, Grants Coordinator (231) 733-8830, City of Muskegon -Oneata Bailey, City of Norton Shores -Anthony Chandler, Director of Administrative Service (231) 798-4391 ext. 1379

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Narrative

PR-15 Citizen Participation - 91.105, 91.200 (c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

We collectively sought input from our colleagues- emailed survey and participated in community events to survey the participants.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Internet Outreach	Non-targeted/broad community				
2	Public Hearing	Residents of Public and Assisted Housing				

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The need of each community vary because of the specific character and demographics of their population. Blight is an issue for each grantee, and county-wide the degree of deterioration can be night and day effecting housing choice. Affordable, decent housing will continue to be a need of this region. As the demolition of housing takes place, we remain vigilant to assist households with housing repairs.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	40,105	72,918	82%
Households	15,999	28,313	77%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,140	4,150	5,620	2,765	10,635
Small Family Households *	2,110	1,750	1,775	915	5,790
Large Family Households *	295	185	420	295	690
Household contains at least one person 62-74 years of age	509	505	955	655	2,214
Household contains at least one person age 75 or older	360	870	1,170	490	809
Households with one or more children 6 years old or younger *	1,419	983	864	434	749
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2008-2012 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	85	70	54	10	219	45	4	64	0	113
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	10	10	0	20	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	165	29	30	25	249	0	10	54	10	74
Housing cost burden greater than 50% of income (and none of the above problems)	2,225	795	169	0	3,189	965	570	520	70	2,125

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	610	1,075	1,095	85	2,865	150	475	830	285	1,740
Zero/negative Income (and none of the above problems)	350	0	0	0	350	130	0	0	0	130

Table 7 – Housing Problems Table

Data 2008-2012 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,480	905	275	35	3,695	1,015	585	645	80	2,325
Having none of four housing problems	915	1,560	2,080	705	5,260	235	1,095	2,615	1,945	5,890
Household has negative income, but none of the other housing problems	350	0	0	0	350	130	0	0	0	130

Table 8 – Housing Problems 2

Data 2008-2012 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,585	1,025	480	3,090	374	400	460	1,234
Large Related	185	75	88	348	40	39	170	249
Elderly	255	269	424	948	429	384	373	1,186
Other	1,050	584	329	1,963	309	245	400	954
Total need by income	3,075	1,953	1,321	6,349	1,152	1,068	1,403	3,623

Table 9 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,345	460	70	1,875	360	280	180	820
Large Related	145	20	4	169	40	14	35	89
Elderly	125	120	59	304	335	119	184	638
Other	835	290	59	1,184	260	160	120	540
Total need by income	2,450	890	192	3,532	995	573	519	2,087

Table 10 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	130	14	30	15	189	0	4	44	10	58
Multiple, unrelated family households	35	30	10	10	85	0	4	8	0	12

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	165	44	40	25	274	0	8	52	10	70

Table 11 – Crowding Information – 1/2

Data Source: 2008-2012 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source:
Comments:

Describe the number and type of single person households in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

What are the most common housing problems?

Are any populations/household types more affected than others by these problems?

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.205(b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Black Americans are identified as the largest group across the board with housing issues and income problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,255	404	480
White	1,785	224	245
Black / African American	2,105	170	180
Asian	55	0	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	155	0	15

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,050	1,104	0
White	1,625	719	0
Black / African American	1,220	275	0
Asian	45	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	60	75	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,845	2,775	0
White	1,669	1,950	0
Black / African American	1,020	544	0
Asian	20	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	54	175	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	485	2,285	0
White	295	1,660	0
Black / African American	120	535	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	0	0
American Indian, Alaska Native	15	15	0
Pacific Islander	0	0	0
Hispanic	25	60	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

What can you say to these stats? Housing remains a real issue in our communities.

NA-20 Disproportionately Greater Need: Severe Housing Problems: 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Hispanic+families+live+in+housing+situations+that+are+less+than+code;+but+black+families+have+a+larger+number+of+income,+and+housing+issues.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,495	1,150	480
White	1,400	605	245
Black / African American	1,770	510	180
Asian	35	20	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	155	0	15

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,490	2,655	0
White	700	1,650	0
Black / African American	710	790	0
Asian	45	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	25	110	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	920	4,695	0
White	580	3,040	0
Black / African American	270	1,295	0
Asian	0	20	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	29	200	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	2,650	0
White	75	1,880	0
Black / African American	30	615	0
Asian	0	0	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	10	75	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Yes, proportionately across the racial lines.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,530	5,480	5,805	490
White	12,505	3,335	2,670	255
Black / African American	3,185	1,775	2,695	180
Asian	19	55	80	0
American Indian, Alaska Native	79	15	35	0
Pacific Islander	0	0	0	0
Hispanic	480	84	210	15

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

Discussion

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Yes, the low income 30 to 50 % AMI

If they have needs not identified above, what are those needs?

None.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Yes.

NA-35 Public Housing - 91.205 (b)

Introduction

The Public Housing Agencies in our county are Muskegon Heights Housing Commission/ Park Manor and Muskegon Housing Commission. A survey was conducted and the responses received were combined to support the relationship established between the cities and housing authorities.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	483	197	0	196	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:

Muskegon Survey

Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	47	12	0	12	0	0
# of Disabled Families	0	0	186	46	0	46	0	0
# of Families requesting accessibility features	0	0	483	197	0	196	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	73	15	0	15	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	410	182	0	181	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	1	0	1	0	0	0
Not Hispanic	0	0	482	196	0	195	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The Muskegon Housing Commission is opening up the waiting list April 2016. The list is nearly depleted so 300 applications will be given out to the public to establish a new waiting list for Section 8 vouchers. 25 individuals are on the waiting list for Public Housing units.

How do these needs compare to the housing needs of the population at large

The needs of this population appear to be similar in that the number of individuals looking for units far exceed the available units.

Discussion

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

Describe the characteristics of special needs populations in your community:

What are the housing and supportive service needs of these populations and how are these needs determined?

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Discussion:

NA-50 Non-Housing Community Development Needs - 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Per public Survey no needs were identified in this area except something for the youth. Streets are a real issue for our community.

How were these needs determined?

A survey was conducted.

Describe the jurisdiction's need for Public Improvements:

Pot holes, etc.

How were these needs determined?

Describe the jurisdiction's need for Public Services:

How were these needs determined?

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	22,312	69%
1-unit, attached structure	1,124	3%
2-4 units	3,051	9%
5-19 units	2,563	8%
20 or more units	2,205	7%
Mobile Home, boat, RV, van, etc	1,136	4%
Total	32,391	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2008-2012 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	167	2%
1 bedroom	503	3%	3,042	28%
2 bedrooms	4,332	25%	4,604	43%
3 or more bedrooms	12,714	72%	2,951	27%
Total	17,549	100%	10,764	100%

Table 27 – Unit Size by Tenure

Data Source: 2008-2012 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Does the availability of housing units meet the needs of the population?

Describe the need for specific types of housing:

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The cost of housing has shifted and the housing market is stronger and housing values are growing again.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 28 – Cost of Housing

Rent Paid	Number	%
Less than \$500	5,427	50.4%
\$500-999	5,113	47.5%
\$1,000-1,499	123	1.1%
\$1,500-1,999	24	0.2%
\$2,000 or more	77	0.7%
Total	10,764	100.0%

Table 29 - Rent Paid

Data Source: 2008-2012 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	694	No Data
50% HAMFI	2,878	1,020
80% HAMFI	6,447	2,162
100% HAMFI	No Data	2,896
Total	10,019	6,078

Table 30 – Housing Affordability

Data Source: 2008-2012 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, and according to the Continuum of Care more single-person households with 1 bedroom units are missing in a big way.

How is affordability of housing likely to change considering changes to home values and/or rents?

If we can produce a wealth of affordable housing units for single individuals, we will have solved a large number of family problems to affordable housing units.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents and FMR program rents continue to rank higher than the Area Median Rent because most landlords strive to keep units occupied. Most landlords will settle for payment plans rather than moving them out and re-renting the units. Our strategy to produce and preserve affordable housing units is to offer incentives to Landlords to get rid of the lead in the unit, and thereby keep it from deterioration and make the unit available and affordable.

Discussion

MA-20 Housing Market Analysis: Condition of Housing - 91.210(a)

Introduction

Each community has its own issues. Muskegon is challenged with preserving structures that are historic and crucial to a neighborhood. Muskegon Heights is busy demolishing homes that are blighting their community, but Norton Shores has by far the newest housing pool.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

We all agree that substandard housing is connected to a housing unit with one or more code defects listed.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,877	28%	6,192	58%
With two selected Conditions	103	1%	392	4%
With three selected Conditions	24	0%	106	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,545	71%	4,074	38%
Total	17,549	100%	10,764	101%

Table 32 - Condition of Units

Data Source: 2008-2012 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,209	7%	1,132	11%
1980-1999	2,799	16%	1,028	10%
1950-1979	7,691	44%	4,501	42%
Before 1950	5,850	33%	4,103	38%
Total	17,549	100%	10,764	101%

Table 33 – Year Unit Built

Data Source: 2008-2012 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,541	77%	8,604	80%

Housing Units build before 1980 with children present	479	3%	612	6%
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Table 34 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

All of us believe in our citizenry and supporting their home is vital to a stable community, rental rehabilitation is a focal point for both Muskegon and Muskegon Heights. In both cities, rental inspections are used to make the owner responsible for repairs which remove the property from code violations but place it in the hands of code compliance.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Discussion

MA-25 Public And Assisted Housing - 91.210(b)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			509	214			0	0	0
# of accessible units									

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Discussion:

MA-30 Homeless Facilities and Services - 91.210(c)

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities Targeted to Homeless Persons

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

MA-35 Special Needs Facilities and Services - 91.210(d)

Introduction

Special needs facilities are not prevalent in our communities

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Public Housing, Senior Housing and a HOPWA funded clinic that provides housing assistance to its clients as well as support and counseling. These agencies are committed to their residents and patients.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Not aware of how the local Hospital assists, but we refer to Health West, county-wide, which is a true agent for shielding these persons from homeless situations and add the support necessary to flourish in our communities.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Every jurisdiction is in support of citizens who need special accommodations and when possible, as programs exist, support will be given to meet the need.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Collectively we will refer to local agencies in our community for supportive services but we can best serve this population where housing concerns are an issue.

MA-40 Barriers to Affordable Housing - 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

None known, our city is open to these investments except in our downtown area. Currently there are at least 3 projects serving the downtown area.

MA-45 Non-Housing Community Development Assets - 91.215 (f)

Introduction

Community Development can be used to support low income families need to have food, transportation and health care- Department of Human Services serves as the largest agency dedicated to serve the poor.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	163	92	1	0	-1
Arts, Entertainment, Accommodations	2,639	2,840	13	12	-1
Construction	566	822	3	3	0
Education and Health Care Services	3,586	4,649	18	20	2
Finance, Insurance, and Real Estate	859	778	4	3	-1
Information	286	533	1	2	1
Manufacturing	5,392	6,728	27	28	1
Other Services	860	904	4	4	0
Professional, Scientific, Management Services	905	853	5	4	-1
Public Administration	0	0	0	0	0
Retail Trade	3,219	3,792	16	16	0
Transportation and Warehousing	551	508	3	2	-1
Wholesale Trade	947	1,147	5	5	0
Total	19,973	23,646	--	--	--

Table 39 - Business Activity

Data Source: 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	32,111
Civilian Employed Population 16 years and over	25,542
Unemployment Rate	20.46
Unemployment Rate for Ages 16-24	6.91
Unemployment Rate for Ages 25-65	13.10

Table 40 - Labor Force

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	4,106
Farming, fisheries and forestry occupations	868
Service	4,048
Sales and office	6,240
Construction, extraction, maintenance and repair	1,192
Production, transportation and material moving	1,971

Table 41 – Occupations by Sector

Data Source: 2008-2012 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,752	82%
30-59 Minutes	3,447	14%
60 or More Minutes	796	3%
Total	23,995	100%

Table 42 - Travel Time

Data Source: 2008-2012 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,536	761	2,671

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,686	1,953	5,336
Some college or Associate's degree	8,586	1,219	3,372
Bachelor's degree or higher	5,118	272	1,064

Table 43 - Educational Attainment by Employment Status

Data Source: 2008-2012 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	172	417	417	560	768
9th to 12th grade, no diploma	1,618	1,444	555	1,575	1,392
High school graduate, GED, or alternative	2,360	3,053	3,089	6,850	3,634
Some college, no degree	3,160	2,921	2,381	4,325	2,045
Associate's degree	239	528	755	2,294	600
Bachelor's degree	215	1,058	1,188	2,461	862
Graduate or professional degree	27	242	418	1,087	674

Table 44 - Educational Attainment by Age

Data Source: 2008-2012 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2008-2012 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Health Care, Manufacturing and Retail.

Describe the workforce and infrastructure needs of the business community:

Training of the youth workers, many of the jobs are held by middle aged individuals with more than 1 part-time job

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Job and business growth opportunities will decrease the number of poverty income families if we can provide accessible work experiences that don't require college degrees but do offer pay slightly- higher than minimum wage.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

High school level workers supersede the rest of the groups for unemployment or removed from the workforce altogether. This group is larger throughout the age groups as well but those that have some college are working more than the other groups based on education.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

At least two communities are pursuing a Redevelopment Readiness Community Certification for future community development interest. It is designed to speed up the process from application to acceptance.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Yes, we have census tract information that supports our visual concentration of lower income households.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Segregation is visible in our community, and we can identify where the concentration is great.

What are the characteristics of the market in these areas/neighborhoods?

The market in these area suggest higher blight, crime and unemployment.

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

Strategic Plan

SP-05 Overview

Strategic Plan Overview

SP-10 Geographic Priorities - 91.215(a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

Narrative (Optional)

Education in housing, fair housing rights, and opportunities to poor families.

SP-30 Influence of Market Conditions - 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	None
TBRA for Non-Homeless Special Needs	None
New Unit Production	5 where production would make better sense.
Rehabilitation	13 units are a conservative number based on the development of our communities, and reuse of vacant structures.
Acquisition, including preservation	3 properties may have to be rescued from demolition and we want to be prepared to save a piece of history.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

SP-40 Institutional Delivery Structure - 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MUSKEGON	Government	Economic Development Ownership Rental neighborhood improvements public services	Jurisdiction
NORTON SHORES	Government	neighborhood improvements public services	Jurisdiction
MUSKEGON HEIGHTS	Government	Economic Development Ownership Planning neighborhood improvements public services	

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Each of our government entities work with federal funding to care for the needs of their citizens. Strengths we have are the collaborative partnerships, proven activities, and the weaknesses we all face are financial- not enough funding to address a number of topics and issues raised through this process.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		

Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills			
Mental Health Counseling	X		
Transportation	X		
Other			
HOPWA funded facility			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

There is a HOPWA funded facility in our county that is designated to serve clients who have HIV- however, all community services can be accessed by all but specific and particular classes of people have their own service provider.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths of services are partnerships, Intermediate School District (public schools) and certain agents geared to help this population and special needs of individuals. Gaps occur with funding restrictions and fewer resources

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Researching other grantees to see how they get around restrictions or partner to provide this population with the services desired and needed.

SP-45 Goals - 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 52 – Goals Summary

Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

At least 2 families from an extremely low-income status, 2 low income households, and 2 moderate income families are estimated to be assisted through our CHDO agents, and the city of Muskegon's Homebuyer programs on an annual basis

SP-50 Public Housing Accessibility and Involvement - 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

There is a desire to have a separation of the tenants by age: 55 and above from the younger population but in order to do this, another building will have to be constructed. Accessible units are available in the Public Housing Building.

Activities to Increase Resident Involvements

Periodically, over the course of the 5 year plan, the city will present information about the services available to residents. Especially information related to buying a home if they so choose to participate. Ask questions, inform them about the annual plan, CAPER, etc. a

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Muskegon has HOME funding and in order to provide affordable housing to families of lower income status, we need a lending source that can give these families a chance based on regular lending criteria.

Most investors are looking for the biggest bang for their investment, but communities are leery of having too many housing facilities based on income.

SP-60 Homelessness Strategy - 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Continuum of Care has a group of individuals who are documenting those who will not shelter but would rather sleep in cars and in the open. Funding these types of resources is strictly through the continuum.

Addressing the emergency and transitional housing needs of homeless persons

We have had talks with local investors wanting to help these sheltered families with housing needs. We are available and open to assisting shelters.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

These individuals are truly a larger population than what we believed but we are committed to assist in any way possible, but no specific plan is in place at the moment.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

We can help families avoid the homelessness by offering assistance to the homes where they currently reside.

SP-65 Lead-based Paint Hazards - 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Grants for Lead Hazard reduction are necessary to make a difference in our community. WE have a homebuyers assistance grant that covers the cost of a lead risk assessment. It is our focus to educate families to the idea of lead hazards in homes built before 1978.

How are the actions listed above related to the extent of lead poisoning and hazards?

If we can give lead risk assessments at the time of purchase, we can save families from poisoning their children in a home remodeling project.

How are the actions listed above integrated into housing policies and procedures?

It is a policy of applying to our Homebuyer Assistance Grant that helps to pay for closing costs and pre-paid items for the purchase of a home in city limits.

SP-70 Anti-Poverty Strategy - 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

This is a challenge for our communities. None of us are prepared or equipped to orchestrate how we can reduce the number of poverty stricken families.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The affordable housing plans that are present in our community merely provide opportunities for all families to access services, and helps in the form of housing that is safe and decent. Our Inspections departments supply the policy for potential safe housing situations but setting limits for the cost of these opportunities has not been regulated.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Currently each municipality has a set of rules and policies to procure contracts for services. Minority outreach for business opportunities in our communities will require planning. Current planning roles should be reviewed to ensure that we are monitoring the progress of establishing and reporting. Bi-annual reviews of planning requirements and business contracts to help further the plan.

CDBG/HOME activities require annual reviews of CHDO agents and sub-recipients. Each municipality must adhere to the minimum requirement to ensure that funds are spent within the parameters of the statutes per funding program.

Expected Resources

AP-15 Expected Resources - 91.220(c)(1,2)

Introduction

Annual allocations have been consistent over the past 3 years and we should expect just under 1 million for each of the 5 years for CDBG, and somewhere around \$250,000 for each year from HOME funding. Past year income ranges have been based on how active we are in producing housing units. CDBG provides very minimum income less than \$5000 annually.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	886,662	15,000	0	901,662	0	The programs and projects will include neighborhood activities, youth recreation and utility assistance.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	262,850	40,000	0	302,850	0	Funding used to rehab homes, build housing and help CHDO agencies to produce affordable housing units for income eligible families.

Table 53 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

We do not have money to leverage our activities and programs. We do not have a match requirement.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Public owned land and property are not usually used by our administration to address any needs in the plan.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 54 – Goals Summary

Goal Descriptions

AP-35 Projects - 91.220(d)

Introduction

#	Project Name

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

AP-50 Geographic Distribution - 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

We may have a concentration of low-income households but our focus is city wide. Each program (CDBG and HOME) may cover certain census tract areas however, the city at-large is the geographical area of concern.

Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The thought behind providing our services across the city helps us identify the necessary assistance based on household and not where we live. HOME funds do have a priority of production: currently the city is split up into 14 neighborhoods and to date our funds have not been invested in two specific neighborhoods- that is our rationale for working hard to get into these last 2 neighborhoods.

Discussion

HOME funds are more strategically used to allow income eligible households an opportunity to live in neighborhoods where they would not normally live.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

Affordable housing units are produced by our Community Housing Development Organizations and through the oversight of our CNS department. This year we look to have at least 3 CHDO active and through the city of Muskegon, we can produce 2 additional projects affecting the lives of 9 families.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	4
The Production of New Units	1
Rehab of Existing Units	2
Acquisition of Existing Units	2
Total	9

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing - 91.220(h)

Introduction

There is a housing authority in our city limits for which we are very involved and in partnership with- Muskegon Housing Commission, Hartford Terrace.

Actions planned during the next year to address the needs to public housing

The section 8 waiting list will be opened to provide the housing commission with an updated list of families in need of housing assistance.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The MHC has a homeownership program, actually, the only program in the county of Muskegon. The city of Muskegon has spoken to the group of residents to explain the benefit of owning and the opportunity available to them if they choose to take advantage of the program. The Resident Advisory committee is functioning and meeting on a regular basis. The actions that the housing authority has taken has made a difference in the involvement of the tenants.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

No, the PHA in our city is not designated as troubled.

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.220(i)

Introduction

Homelessness is an issue in Muskegon County but all of us have a responsibility to help if we can. The city of Muskegon is a partnering agency with the Continuum of Care for Muskegon County.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The position that the city can take is to commit to be present at board meetings and sub-committees focused on housing and needs of this population.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelters and transitional housing needs of homeless people require financial and directional support. Currently, no funds are budgeted from our resources but through the board representation of staff, our voice is heard.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

We currently fund an organization that designates their housing for transitional living situations. Our funding is not currently being used to stop the homeless from becoming homeless again.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,

employment, education, or youth needs.

We structure our programs to help families stay in their home by addressing housing repair needs.

Discussion

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

Introduction

Barriers to Affordable housing are not usually related to public policies or land-use controls. Most times, the active neighbors can be a barrier to growth in certain neighborhoods

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The city is endeavoring to proceed with a Form-based code which should make it more equitable in the future for the investment in our area.

Discussion

AP-85 Other Actions - 91.220(k)

Introduction

Actions to participate with other agencies who are committed to meeting housing needs of low income families happen on a regular basis.

It is with pride that we consider other helps and supports to help the underserved.

Actions planned to address obstacles to meeting underserved needs

Becoming more engaged with the community will result in addressing any obstacles seen or perceived.

Actions planned to foster and maintain affordable housing

Our focus to produce affordable housing units has not changed, we are key to rehabilitation , new construction, and supporting other (CHDO) agencies who perform the same duties that we do.

Actions planned to reduce lead-based paint hazards

Where HOME funds are used, we require that lead hazards be identified and addressed.

Actions planned to reduce the number of poverty-level families

It is frustrating to see households with little income struggle, but in all of our programs any fees associated to services are waived to families that meet income qualifications.

Actions planned to develop institutional structure

We have policy and procedures set to establish an institutional structure.

Actions planned to enhance coordination between public and private housing and social service agencies

We currently work with all local agencies to financially assist families with their housing needs.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	167,000
5. The amount of income from float-funded activities	0
Total Program Income:	167,000

Other CDBG Requirements

1. The amount of urgent need activities	250,000
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Budgeted for affordable housing opportunities are Rental Rehabilitation, Homebuyer Programs,

New Construction and Acquisition/Rehabilitation of housing.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture guidelines will be used if property is sold or foreclosed prior to the affordability period-our lien position will allow us to recapture what we are eligible to recapture against the balance reserve.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

With HOME investments, there is a requirement of 5 years for Homebuyers Program and rarely will the affordability reach 10 years but it has happened. For the Rental Rehabilitation Program a limit of 5 years is set and if the lien is challenged prior to the obligation period, all funds must be returned at sale. Only in the Homebuyers Assistance grant do we require the homebuyer to pay it back at sale if the property does not meet its affordability date.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

We do not offer refinancing programs for projects with existing debt.

Discussion

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Muskegon Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>The cities of Muskegon, Muskegon Heights and Norton Shores have worked together on many activities and trainings. As a result of our collaboration, the lead staff for each organization entertained the idea of making the Consolidated Plan regional. The four representatives sketched out the framework of the questions to pose to our citizenry relating to Housing Discrimination, Affordable Housing, Services, Needs and suggestions for making our community a better place to live, work and play. The survey represents these areas and we received over 200 responses.</p>
	<p>Provide a brief summary of the data set.</p> <p>The Survey produced graphs, data responses and opportunity to include multiple agency leads: Department of Health and Human Services, Muskegon Oceana Community Action Against Poverty, Muskegon Rescue Mission, United Way of the Lakeshore, Citizens, etc.....</p>
	<p>What was the purpose for developing this data set?</p> <p>The data was collected to provide the group with focal areas that we might be able to address with our annual funding sources. If we allow the public to speak to their concerns, fears, and needs, we would have a place to start and incorporate what we could to cover families with income levels below 80% AMI.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>We utilized the entire Muskegon County- Whitehall, Montague, Muskegon Township, Norton Shores, Muskegon Heights and Muskegon along with Agencies that serve these areas. Housing is a real issue and our data supports that we should address the areas with the most responses to it.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>We accepted responses from December 15, 2015 through February 2016. By email to the Survey Monkey and by hand at a local event for needy families on January 30, 2016 at the William Burrell Complex in Muskegon Heights.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>The survey results were tabulated and a final report received in March, 2016.</p>
2	<p>Data Source Name</p> <p>Muskegon Housing Commission Survey</p>

<p>List the name of the organization or individual who originated the data set.</p> <p><i>Muskegon Housing Commission- Gerald Minott, Executive Director</i></p>
<p>Provide a brief summary of the data set.</p> <p>63 respondents of the 166 possible suggest that there are no needs- everything is fine while the other 47 suggested superficial and tangible needs: appliances, carpet, blinds, dishwasher, closet doors, air quality, window replacement, phone system, etc.</p>
<p>What was the purpose for developing this data set?</p> <p>To see what are the local, most recent needs and situation at the public housing authority.</p>
<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>April 2015</p>
<p>Briefly describe the methodology for the data collection.</p> <p>Tenants were asked about needs that they have when they came to pay their rent.</p>
<p>Describe the total population from which the sample was taken.</p> <p>166 tenants reside in Muskegon Housing Commission building Hartford Terrace</p>
<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>63 of the 166 responded</p>